



CIVILIAN PERSONNEL ADVISORY CENTER FORT POLK, LOUISIANA 71459-5341

*"ARMY CIVILIAN PERSONNEL PROFESSIONALS--
HELPING LEADERS MEET THE MISSION"*



CPAC INFORMATION BULLETIN
NUMBER 63

OCTOBER 2004

NATIONAL SECURITY PERSONNEL SYSTEM INITIATIVE

No doubt many of you have read about the new DoD Personnel System, the National Security Personnel System (NSPS) and are wondering where are we in its deployment. Well, just for you, here are the facts as we know them.

Congress authorized the National Security Personnel System (NSPS) in the fiscal year 2004 National Defense Authorization Act, signed by President Bush on November 24, 2003. The law allows the Department of Defense to establish new rules for how civilians are hired, assigned, compensated, promoted, and disciplined, within the framework of merit principles, accommodation of veterans' preference, and respect for employees' right to bargain.

NSPS will be the resulting new human resources management system for the DoD civilian workforce. The law authorizing NSPS provides a framework but does not prescribe the specific elements of the new system. DoD intends to build NSPS in full support of National Security goals and objectives.

NSPS will bring more flexible and streamlined processes for:

- Staffing to include recruiting, hiring, advancement and promotion
- Pay administration and performance management
- Job classification
- Labor management relations
- Discipline, adverse actions and employee appeals

During a strategic review of NSPS, DoD and component officials came to consensus on the NSPS design and implementation way ahead:

- Full partnership with Office of Personnel Management (OPM)
 - OPM to participate in development of regulations
 - Regulations to be jointly signed by SecDef and OPM Director
- Mission-First but also employee-centric with broad collaboration with stakeholders
- Defense Acquisition Management model for implementation approach
- DoD governance through Senior Advisory Group (SAG), Senior Executive and Overarching Integrated Product Team (OIPT)
- Aggressive, but event-driven schedules
- Communicate, communicate, communicate

The design process for NSPS is outlined in the law and includes full partnership with the Office of Personnel Management (OPM), collaboration with employee representatives, and notification to Congress prior to implementation.

Secretary of the Navy, Gordon England, announced on April 27, 2004, that a new Program Executive Office (PEO) was created to design and implement the new NSPS for all of DoD. The PEO is staffed with personnel on detail from the components, to include two from the Department of the Army. In addition to working the NSPS through to completion, the PEO will provide standard materials to Components for use in implementation. NSPS Component Project Managers (PMs) have been designated to work in close coordination with the PEO throughout the planning, design and implementation process.

The OIPT is led by OSD and OPM leadership with the ASA(M&RA), Mr. Reginald Brown, as Army's representative. A Senior Advisory Group (SAG) led by the Program Executive Officer, provides HR advice to the PEO. HR Directors, including Ms. Elizabeth Throckmorton, along with representative management officials, serve on the SAG.

CONTENTS

National Security Personnel System Initiative	Page 1
Election Time Reminder	Page 2
Do's and Don'ts for Political Activities	Page 3
Leave/Liberal Leave Schedule	Page 3
MyPay	Page 3
Did You Know	Page 4
Employee Express	Page 4
Restoration of Forfeited Annual Leave	Page 4

FEHB Open Season	Page 5
TSP Open Season	Page 6
TSP Benefit News	Page 6
TSP Rates of Return	Page 6
Are Males at Risk for Breast Cancer	Page 6
Breast Cancer "Who's at Risk?"	Page 7
Articles for Bulletin	Page 8
2005 FEHB Non-Postal Fee-for-Service Premium Rates	Page 9

On 24 May 2004, Mrs. Mary E. Lacey was named as the Program Executive Officer for the NSPS. Mrs. Lacey will report directly to Secretary England, who reports to Secretary Rumsfeld.

The Defense Acquisition Management model was adopted for NSPS design and implementation. The specific elements of the system are not yet finalized, but the PEO staff began the collaboration process with unions in early June. The notional implementation schedule projects the first cycle of pilots in July 2005. Identification of organizations to be considered in the first pilot has yet to be finalized. Implementation demands will be immense.

The Army Assistant G-1 for Civilian Personnel Policy, has identified an Army NSPS Project Manager and supporting staff to lead, coordinate, and accomplish the training, communications, marketing, Army's implementing policy work, personnel conversion transactions, and conversion of Army personnel support systems.

The Authorization Act also delivers other new personnel flexibilities for the Department, including permanent authority for voluntary early retirement and separation incentive pay for force restructuring; elimination of the pay offset for civil service retirees who are rehired in DoD; and authority to hire up to 2,500 highly qualified experts (with special pay).

The NSPS design process included a number of features. Focus Groups with employees, managers and HR practitioners were conducted in mid-July across all Components of DoD for to obtain comments and ideas about human resources policies and practices. They were held in areas with large populations of DoD civilians.

During the period 27 July - 17 September 2004 PEO Working Groups developed design options for NSPS. They considered input from several sources: Focus Groups; previous personnel demonstration projects; NSPS legislation and previous alternatives; input from union leadership meetings; and the principles of modern human resources management systems. NSPS Guiding Principles are:

- Put mission first – support national security goals and strategic objectives
- Respect the individual, protect rights guaranteed by law
- Value talent, performance, leadership and commitment to public service
- Be flexible, understandable, credible, responsive, executable
- Ensure accountability at all levels
- Balance Human Resources interoperability with unique mission requirements
- Be competitive and cost effective

DoD, OPM and union leadership met to discuss these alternatives during the summer of 2004. Input from these meetings and discussions will contribute to drafting of the proposed NSPS regulations.

The SAG and OIPT will be briefed on the recommended design options identified by the working Groups beginning 21 September through October 2004. Final approved design options will be included in the Federal Register, projected for late 2004.

A series of Town Hall Meetings led by senior Army and other DoD leaders is currently being conducted. These meetings provide attendees information about the status of the NSPS, key milestones, and the opportunity to ask questions.

Well, there you have it. We will provide more information as developments occur.

ELECTION TIME REMINDER....

It's election time again, and time to remind you of the restrictions on your political activities. On January



21, 2004, Deputy Secretary of Defense, Paul Wolfowitz, issued a letter identifying in detail many of the proscriptions relating to political activities. In addition to the information in Mr. Wolfowitz's letter,

the Office of the Special Counsel (OSC) has information on its web site and will also issue advisory opinions (see <http://osc.gov>) when presented a question involving Hatch Act activities. You can also query our Staff Judge Advocate's Office.

If you think that you've heard all of this before and wonder why we remind you of the Hatch Act requirements since surely everyone must be aware and wouldn't think of violating the Act, you might be interested to read some of the OSC press releases. One of the most recent cases involved a Department of Defense employee at the Deputy Assistant Secretary of Defense level, a member of the Senior Executive Service staff, who violated the Hatch Act by becoming a candidate for political office in a partisan political election (see OSC press release at <http://www.osc.gov/documents/>). This individual signed a settlement with OSC and resigned from his DoD position as a result of his political conduct. This is a big price to pay for something that has been so widely publicized and where you can get an advisory opinion in advance if there is any possible way you may be involved in prohibited partisan political activity.

Do's and Don'ts for Political Activities by Federal Employees

Under the Hatch Act and related statutes and regulations, civilian employees are subject to certain limitations on political activities. **Most DoD civilian employees may:**

- ✓ Be candidates for public office in nonpartisan elections;
- ✓ Register and vote as they choose;
- ✓ Assist in voter registration drives;
- ✓ Express opinions about candidates and issues;
- ✓ Contribute money to political organizations;
- ✓ Attend political fundraising functions;
- ✓ Attend and be active at political rallies and meetings;
- ✓ Join and be an active member of a political party or club.
- ✓ Sign nominating petitions;
- ✓ Campaign for or against referendum questions, constitutional amendments, and municipal ordinances;
- ✓ Campaign for or against candidates in partisan elections
- ✓ Make campaign speeches for candidates in partisan elections;
- ✓ Distribute campaign literature in partisan elections; and
- ✓ Hold office in political clubs or parties.

Most DoD civilian employees may not:

- ✓ Use official authority or influence to interfere with an election;
- ✓ Solicit or discourage political activity of anyone with business before their agency;
- ✓ Solicit or receive political contributions (this may be done in certain limited situations by Federal labor or other employee organizations);
- ✓ Be candidates for public office in partisan elections;
- ✓ Engage in political activity while on duty, in a Government office, wearing an official uniform, or using a Government vehicle; or
- ✓ Wear partisan political buttons on duty.

The following are subject to additional restrictions:

- ✓ Officials appointed by the President with the advice and consent of the Senate;
- ✓ Career members of the Senior Executive Service;

- ✓ Members of the contract appeals boards; and
- ✓ All employees of the National Security Agency (NSA), Defense Intelligence Agency (DIA), and National Geospatial-Intelligence Agency (NGA).

Employees with questions concerning participation in political activities should contact the Staff Judge Advocate's office.

What lies behind us and what lies before us are tiny matters compared to what lies within us.

-- Ralph Waldo Emerson

REMAINING HOLIDAY/LIBERAL LEAVE SCHEDULE FOR 2004

HOLIDAY	DATE DESIGNATED	TRAINING/ LIBERAL LEAVE
Columbus Day	11 October 2004	8 October 2004
Veteran's Day	11 November 2004	12 November 2004
Thanksgiving Day	25 November 2004	26 November 2004
Christmas Day	24 December 2004	23 December 2004
New Year's 2005	31 December 2004	30 December 2004

For additional information pertaining to the holiday and liberal leave schedule refer to CPB 05-04 dated 5 January 2004.

myPay

New capabilities have been implemented to myPay:

- Restricted Access Personal Identification Number (RAPIN). The RAPIN allows the member to provide a spouse or trusted individual with a view-only PIN. This is a great tool for deployed members.
- The member can set the RAPIN by signing into myPay and from the main menu and clicking on the "Personal Settings" page.
- Then click on the Restricted Access PIN".

- Input the RAPIN and provide it to your spouse/trusted individual.

- For the spouse/family member to use the RAPIN, they simply sign into myPay with the member's SSN under "LoginID" and then enter the provided RAPIN.

With the RAPIN the spouse or family member can view and print the LEW and W2 but CANNOT make pay changes.

MyPay now allows you to provide a personal email address for future correspondence. The email address will be used to keep you apprised of future events and capabilities, such as, email notification of pay changes and other items of interest. Provide your email address by setting up your "Personal Preference" page.

Don't have a myPay PIN? Go to <https://mypay.dfas.mil>. Click on "Need a New PIN". Request the PIN and a temporary PIN will be sent directly to your email account.

DID YOU KNOW...

The ABC-C is your connection for benefits questions, answers and elections? Your personnel office cannot accept hardcopy forms for your benefits elections. For current information about benefits, utilize the ABC-C website at <https://www.abc.army.mil> or contact a benefits counselor at 1-877-276-9287. Counselors are available from 6:00 a.m. to 6:00 p.m. Central Time to assist you.

Employee Express

OPM has developed a self-service, automated system that provides employees with immediate, electronic access to input changes to payroll and personnel options over which they have direct control without using forms, the mail system, or visiting their personnel office. Employees interact with the system at their convenience, 24 hours a day, 7 days a week, from any touch-tone telephone or the World Wide Web.

Key Features

- Operates as a front-end system for organization's existing personnel/payroll systems
- System accessed by individually assigned Personal Identification Numbers (PIN)
- Allows changes for federal tax withholding, Thrift Savings, direct deposit of paychecks and other voluntary allotments, home address, health benefits selection, or any other configurable option

What These Services Can Do For You

- Gives employees immediate, electronic access to amend options
- Eliminates paper-laden, manual processes with convenient, direct, electronic interaction
- Available 24 hours a day, 7 days a week
- Quick and user-friendly



RESTORATION OF FORFEITED ANNUAL LEAVE

Civilian employees normally forfeit unused annual leave in excess of 240 hours at the end of the leave year. Employees may have forfeited leave restored to them if the leave was scheduled in advance with the employee subsequently being denied the opportunity to take that scheduled leave due to the exigencies of public business, a lengthy period of illness, or an administrative error. In cases of the leave being denied due to an exigency of public business, that leave must have been requested in writing the third bi-weekly pay period prior to the end of the leave year. i.e. November 28, 2004 (5 CFR 630.308)

"Our life is what our thoughts make it."
- Marcus Aurelius

FEHB Open Season

FEHB Open Season... The next Federal Employees Health Benefits (FEHB) Open Season will be 11/08/04 through 12/13/04. (See **2005 FEHB Premium Rate Chart** located at page 8).

Frequently Asked Questions About FEHB Open Season

Q. When will my open season change to the new coverage be effective?

A. The effective date of the open season change is the first day of the first full pay period in January. For annuitants this date will always be January 1. In 2005, for example, the effective date will be January 9 for most non-postal employees and January 8 for postal employees.

Q. I changed my health insurance during the open season and haven't received an identification card from my new plan and it is now after the effective date of the new enrollment. What can I do?

A. If you are a current Federal employee, you should contact your Human Resources Office and ask them to find out on what date and carrier report number your enrollment information was forwarded to your new health insurance carrier. With this information, your new carrier will be able to locate your enrollment data and forward ID cards to you.

Q. My plan decided to stop participating in the FEHB Program for the next contract year. What happens if I don't make an enrollment change during the open season because I want to be covered by my spouse's private health insurance plan?

A. By regulation, an employee who does not change the enrollment during the open season is considered to have canceled the plan in which enrolled. The cancellation is effective the day before the first day of the first full pay period in January. The plan is responsible for providing coverage only through midnight of that date. If you're not sure of the date, you should contact your Human Resources Office and not the plan for the effective date.

You should be aware that you are not entitled to a 31-day extension of coverage because the action is

considered a cancellation not a termination. You cannot reenroll in the FEHB Program until the next open season. Also, this is considered a break in coverage. The 5-year requirement to continue your enrollment into retirement will begin when you reenroll in the FEHB Program. If you are within five years of retirement, you will have to work additional time to be eligible to continue your enrollment into retirement.

If you are an annuitant, you are deemed to have enrolled in the standard option of the Blue Cross and Blue Shield (BCBS) Service Benefit Plan. OPM deems annuitants into the standard option of BCBS because the law doesn't permit annuitants to enroll in the FEHB Program. If annuitants cancel their FEHB enrollment, they can never reenroll.

Q. I made an open season enrollment change. If I have to go to the doctor after January 1, which plan do I contact?

A. Your new plan is NOT responsible for providing coverage until the effective date of your enrollment change which for most employees is the first day of the first full pay period in January. If you need medical services before the effective date of your open season enrollment, you should contact your old plan. Please remember, while the new enrollments are not effective until the first full pay period in January, the new plan benefits are effective January 1. Your old plan, therefore, will provide coverage according to the new contract. These expenses will count toward your prior year's deductible.

Q. My HMO stopped participating in the FEHB Program and now I have no plans where I live. What can I do?

A. We are disappointed that we have not been able to offer HMO selections in all areas of the country. If Federal enrollees have HMOs in their local areas that do not currently participate in the FEHB Program, we encourage them to ask their HMOs to consider the FEHBP market for their geographic areas. New plan application packages for the FEHB Program are available at www.opm.gov/insure/carriers/index.asp. Applications are due to OPM by January 31 of each year for the next contract term.

You may not be eligible to enroll in an HMO plan but there are seven fee-for-service plans available nationwide to all Federal employees and annuitants. These plans are: Alliance, APWU Health Plan, Blue Cross and Blue Shield Service Benefit Plan, GEHA Benefit Plan, Mail Handlers, NALC, and PBP Health Plan. Please review the brochures of each of these plans to determine which plan best meets your medical needs.



TSP Open Season ... The next Thrift Savings Plan (TSP) Open Season begins October 15 and ends December 31, 2004. During this open season, participants covered by FERS (Federal Employees Retirement System) may elect to contribute to the TSP up to 15% of the basic pay they earn each pay period, up to the Internal Revenue Service (IRS) annual limit (\$14,000 for 2005). Participants covered by CSRS may elect to contribute up to 10% of the basic pay they earn each pay period, up to the IRS annual limit (\$14,000 for 2005).

Thrift Savings Plan (TSP) Benefit News

TSP Open Season is your chance to start, stop, or change the amount of money you want to contribute to the TSP.

To Start or Change your Contributions: To make a TSP election, click on *Benefits/EBIS*, enter/create your Point of Entry (POE) password, enter/create your 6-digit Personal Identification Number (PIN), and click on the *Transactions* button. If you prefer, you may call the Army Benefits Center-Civilian at 1-877-ARMY-CTR (276-9287) and follow the prompts to make a TSP election.

Remember, Open Season changes affect only your future contributions. If you want to reallocate your TSP account among the five different funds, you must make an **Interfund transfer** by either accessing the TSP web-site at <http://www.tsp.gov>, the ThriftLine at (504) 255-8777, or by completing the TSP-50, Investment Allocation Form, and mailing it to the address shown on the form. This form *cannot* be obtained from the TSP website.

TSP PIN: To access your TSP account and make transactions on the TSP website or the ThriftLine, you must have a 4-digit TSP PIN. It is different from the 6-digit PIN you use to access the ABC-C systems. To request a lost or forgotten TSP PIN, use the TSP website at <http://www.tsp.gov> or the ThriftLine at (504) 255-8777 to have a new PIN mailed to you.

Reminder to TSP Participants: If you are an active Federal employee you must submit an address change through the Defense Finance and Accounting Service (DFAS) on the myPay website at <http://www.dfas.mil/mypay>. You may also submit an address change through your local Customer Service Representative or CSR. If you are separated you must notify the TSP Service Office in writing.



TSP RATES OF RETURN

Rates of Return were updated on October 1, 2004.

	G Fund	F Fund	C Fund	S Fund	I Fund
August 2004	0.38%	0.29%	1.11%	3.92%	1.00%
Last 12 Months* (10/1/03 – 9/30/04)	4.34%	3.61%	13.87%	18.21%	21.63%

* The G, F, C, S, and I Fund returns for the last twelve months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis.

ARE MALES AT RISK FOR BREAST CANCER?



Men, did you ever think that because you are of the male persuasion that you are not at risk for breast cancer? Well guess again.

Male Breast Cancer is rare, accounting for less than one percent of all diagnosed breast cancers. The diagnosis usually occurs in older men. The average age is approximately 63 years. The characteristics and treatments given for male breast cancer are very similar to that of female breast cancer.

RISK FACTORS:

The causes for the majority of male breast cancer are not readily identifiable. Discovery of mutated genes called the BRCA1 and the BRCA2 greatly increase the risk for breast cancer. Other than these genes, research has identified the following as possible risk factors for male breast cancer:

- ◆ Jewish heritage
- ◆ African-American heritage
- ◆ History of mumps orchitis after age 20
- ◆ Klinefelter's syndrome
- ◆ Conditions of increased or excessive estrogen levels

- ◆ Conditions causing decreased testosterone levels
- ◆ Occupational jobs that cause high environmental exposure to heat (steel mills, etc.)
- ◆ Exposure to electromagnetic fields for extended periods of time
- ◆ Exposure to ionizing radiation

MORE DEFINITIVE RISK FACTORS:

- ◆ Having a first degree family history of breast cancer
- ◆ Family history on mother's or father's side
- ◆ Increased alcohol intake
- ◆ Obesity
- ◆ History of colon cancer

DIAGNOSIS:

Diagnosis of male breast cancer is like that of the female.

- ❖ Most male breast cancers present as a lump on one side that is hard and anchored in surrounding tissues when examined with the hand.
- ❖ Breast discharge on one side of a male is cause for a diagnostic work-up.
- ❖ Mammograms, ultrasounds and needle biopsy are also useful in helping to identify if the presenting symptom is a malignancy.

The challenge in male breast cancer, like female breast cancer is early detection. The earlier the stage of the disease, the better the prognosis. Practice doing breast self-exam monthly. Contact a physician if any change is found in your breasts.

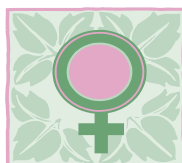
If you are interested in education on other health topics for yourself, family, family support group or unit, you may contact our Health Promotion Program staff at 531-6880 or 531-3255.

(Information provided by EduCare Inc. and American Cancer Society)

Breast Cancer

"Who's At Risk?"

Breast cancer is the most common cancer in women, other than skin cancer. It's also the second leading cause of cancer death among women. The chances of developing breast cancer increase with age. By age 50, the risk of



developing breast cancer is one of every 50 women. By age 85, the chances increase to one of every eight.

Know the Risk Factors

- being female
- family history
- previous history of breast cancer
- age 50 or over
- never giving birth or giving birth first after age 30
- menstruation before age 12
- overweight

How to Reduce Your Risk

- Perform a monthly breast self-examination to detect any changes in your breasts.
- Annual clinical breast exam
- Have mammograms annually after age 40 or as recommended by your provider
- Eat a low-fat/high fiber diet

Symptoms of Breast Cancer

- a lump or thickening in the breast or armpit
- any flattening or indentation of the breast skin
- any puckering, pitting or dimpling of the breast skin, any change in the position, size or color of the breast
- clear or bloody nipple discharge
- a retracted nipple
- redness of the breast skin

In recognition of **National Breast Cancer Awareness Month** Bayne-Jones Army Community Hospital Health Promotion Program staff will provide Awareness information at the Main Post Exchange on Friday 8 October 2004 from 10 A.M. to 2 P.M.

For education on breast cancer prevention for yourself, unit or family readiness group, contact the health promotion program staff: 531-6880 or 531-3255.

"Success is never final, failure is never fatal, it's courage that counts." - Sir Winston Churchill

ARTICLES FOR BULLETIN

If you have any suggestions on topics or issues that you would like addressed in future bulletins, please submit them to one of the following:

1. ogles@polk.army.mil
2. Call 531-4020

Suggestions will be reviewed and addressed if at all possible.



//Original Signed//

DONALD R. MALLET

**Director, Civilian Personnel
Advisory Center**

Federal Employees Health Benefits Program

2005 FEHB Non-Postal Fee-for-Service Premium Rates

HMO Plans			2004 Total Biweekly Premium	2005 Biweekly premium rates				2004 Total Monthly Premium	2005 Monthly premium rates			
Plan	Option	Enrollment Code		Total Premium	Gov't Pays	Empl. Pays	Change in employee payment		Total Premium	Gov't Pays	Empl. Pays	Change in employee payment
APWU Health Plan												
High Self		471	178.32	190.8	131.08	59.72	2.8	386.36	413.4	284.01	129.39	6.06
High Family		472	391.34	418.74	298.23	120.51	6.26	847.9	907.27	646.17	261.1	13.56
Consumer Driven Self		474	155.79	163.58	122.69	40.89	1.94	337.55	354.42	265.82	88.6	4.21
Consumer Driven Family		475	362.79	380.93	285.7	95.23	4.53	786.05	825.35	619.01	206.34	9.83
Blue Cross and Blue Shield Service Benefit Plan												
Standard Self		104	170.3	181.79	131.08	50.71	1.81	368.98	393.88	284.01	109.87	3.92
Standard Family		105	389.97	416.29	298.23	118.06	5.18	844.94	901.96	646.17	255.79	11.21
Basic Self		111	151.98	151.98	113.99	37.99	0	329.29	329.29	246.97	82.32	0
Basic Family		112	355.98	355.98	266.99	88.99	0	771.29	771.29	578.47	192.82	0
GEHA Benefit Plan												
High Self		311	197.64	220.37	131.08	89.29	13.05	428.22	477.47	284.01	193.46	28.27

High Family	312	430.14	479.61	298.23	181.38	28.33	931.97	1039.16	646.17	392.99	61.38
Standard Self	314	121	133.11	99.83	33.28	3.03	262.17	288.41	216.31	72.1	6.56
Standard Family	315	275	302.49	226.87	75.62	6.87	595.83	655.4	491.55	163.85	14.89
GEHA High Deductible Health Plan											
HDHP Self	341	New Plan	175.76	131.08	44.68	N/A	New Plan	380.81	284.01	96.8	N/A
HDHP Family	342	New Plan	401.44	298.23	103.21	N/A	New Plan	869.79	646.17	223.62	N/A
Mail Handlers Benefit Plan											
High Self	451	216.99	282.09	131.08	151.01	55.42	470.15	611.2	284.01	327.19	120.07
High Family	452	457.7	595.02	298.23	296.79	116.18	991.68	1289.21	646.17	643.04	251.72
Standard Self	454	128.64	176.24	131.08	45.16	13	278.72	381.85	284.01	97.84	28.16
Standard Family	455	279.25	382.57	286.93	95.64	25.83	605.04	828.9	621.68	207.22	55.96
Mail Handlers Benefit Plan Consumer Option											
HDHP Self	481	New Plan	169.02	126.77	42.25	N/A	New Plan	366.21	274.66	91.55	N/A
HDHP Family	482	New Plan	383.02	287.27	95.75	N/A	New Plan	829.88	622.41	207.47	N/A
NALC											
High Self	321	173.08	189.39	131.08	58.31	6.63	375.01	410.35	284.01	126.34	14.36
High Family	322	369.87	404.73	298.23	106.5	13.72	801.39	876.92	646.17	230.75	29.72
PBP Health Plan											

High Self	361	304.46	304.46	131.08	173.38	-9.68	659.66	659.66	284.01	375.65	-20.98
High Family	362	656.87	656.87	298.23	358.64	-21.14	1423.22	1423.22	646.17	777.05	-45.81
Standard Self	364	189.3	204.44	131.08	73.36	5.46	410.15	442.95	284.01	158.94	11.82
Standard Family	365	428.79	463.09	298.23	164.86	13.16	929.05	1003.36	646.17	357.19	28.5
Association Benefit Plan											
High Self	421	180.16	191.51	131.08	60.43	1.67	390.35	414.94	284.01	130.93	3.61
High Family	422	415.01	441.16	298.23	142.93	5.01	899.19	955.85	646.17	309.68	10.85
Foreign Service Benefit Plan											
High Self	401	162.68	175.69	131.08	44.61	3.33	352.47	380.66	284.01	96.65	7.21
High Family	402	394	419.62	298.23	121.39	4.48	853.67	909.18	646.17	263.01	9.7
Panama Canal Area Benefit Plan											
High Self	431	152.21	159.83	119.87	39.96	1.91	329.79	346.3	259.73	86.57	4.12
High Family	432	317.72	333.61	250.21	83.4	3.97	688.39	722.82	542.12	180.7	8.6
Rural Carrier Benefit Plan											
High Self	381	199.94	208.58	131.08	77.5	-1.04	433.2	451.92	284.01	167.91	-2.26
High Family	382	406.82	424.39	298.23	126.16	-3.57	881.44	919.51	646.17	273.34	-7.74
SAMBA											
High Self	441	192.11	206.51	131.08	75.43	4.72	416.24	447.44	284.01	163.43	10.22
High Family	442	452.42	486.36	298.23	188.13	12.8	980.24	1053.78	646.17	407.61	27.73

Standard Self	444	New Plan	166.95	125.21	41.74	N/A	New Plan	361.73	271.3	90.43	N/A
Standard Family	445	New Plan	395.68	296.76	98.92	N/A	New Plan	857.31	642.98	214.33	N/A